

**IN THE CLAIMS:**

1-26 (Canceled)

27. (Currently Amended) A method of providing advertisement to a user communicating with an advertising entity over a network, comprising: sending e-mail comprising an advertisement message specifying a monetary value associated with the advertisement, wherein the monetary value is displayed in a subject line of the transmitted e-mail, which is displayed to the user before the e-mail is opened and a message in a body of the e-mail can be read; ~~receiving a response from the user indicating that the user has opened the e-mail;~~ and transferring the monetary value specified in the e-mail to account of the user and enabling the user to realize the monetary value associated with the advertisement, comprising the steps of: electronically providing the user with purchasing choices consistent with the monetary value; electronically determining the user's selection; and electronically providing the user's selection to a third-party supplier of goods or services consistent with the user's selection.

28. (Currently Amended) The method of claim 27 75 further comprising specifying an expiration date after which opening the e-mail does not cause transferring of the monetary value to the user's account.

29-74 (Canceled)

75. (New) The method of claim 27 further comprising receiving a response from the user indicating that the user has opened the e-mail; and transferring the monetary value specified in the e-mail to account of the user.

76. (New) The method of claim 27 wherein the monetary value is displayed as currency.

77. (New) The method of claim 27 wherein the monetary value is displayed as points.

78. (New) The method of claim 27 wherein the identification of the advertised product or service is displayed in a subject line of the transmitted e-mail.

79. (New) The method of claim 27 further comprising electronically receiving a commission from the third-party supplier of goods or services.